

Introduction to the REALTOR® E-Commerce Network

The REALTOR® E-Commerce Network was created as the second phase of the National REALTORS® Database System (NRDS). Under the direction of the NRDS Standards Board and the E-Commerce Work Group, the network is organized as a suite of five business components. Each component is designed to operate autonomously and interact through a series of defined interfaces. Participation by any Association is optional. The REALTORS® Electronic Commerce Network is available to all State and Local Associations who are Points of Entry on the NRDS system.

The five major components of the system are:

- **Invoicing & Member Billing Notices:** Allows for creation of on-line invoices for annual dues and other fixed or recurring fees. Notices for these billings can be generated and sent via e-mail, fax, or regular mail.
- **On-line Payments:** Members can pay their invoices, and purchase services and products offered through the REALTOR® Mall, via on-line Internet credit card or electronic check payment options. This component of the system utilizes the central payment clearinghouse - the transaction engine of the system that allows for authorizing and accepting Internet payments. Associations who have their own online invoice or mall software can set up an interface from their checkout counter to the REALTOR® E-Commerce clearinghouse module.
- **Electronic Fund Transfers:** Allows participating Associations to send monies electronically to each other.
- **REALTOR® Mall:** Customizable Internet storefronts for Local Associations, State Associations, and NAR.
- **Investment Fund Module:** Provides Associations with EFT access to an Institutional Investment Fund money market account. Using the REALTOR® - Commerce Network, the Association can move money in and out of this fund with no minimum amounts or timeframes.

Description of E-Commerce Functions

The following is a short description of all the functions that are available in E-Commerce.

Dues Invoicing

This module gives the Association the opportunity to set up their invoice for fixed and recurring dues so the members can access the invoice online. The module also has an option for the Association to automatically create Billing Notices that can then be emailed to the members, or mailed on hard copy.

Once an Association has set up the invoice, you can also create billing notices. In the text of the Billing Notice, you can insert a link directly to the Invoice system so when the member reads their billing notice email, they can click on the link to pull up their dues invoice online.

You can run tests of the Billing Notice beforehand to have a file to review before releasing the invoices.

If you use Access or another database tool, you can also set up a hard copy invoice and merge in the invoice data from the Billing Notice file to mail the invoices to members who prefer to receive their invoices by mail.

On-Line Payments/Clearinghouse

This module allows the member to pay their invoices and/or mall purchases directly online with credit card or electronic check.

This module works in conjunction with the Dues Invoicing and Mall modules. If your Association already has an online mall or has a system that prepares and presents invoices online your programmer/vendor can hook their checkout counter into the Online Payments/Clearinghouse module to take advantage of the REALTOR® Clearinghouse and credit card rates.

Electronic Funds Transfer

This module allows an Association to transfer funds electronically to another Association as long as the recipient is also a participant in the REALTOR® Electronic Commerce Network EFT option.

This can be used by Local Associations to send to State and NAR their portion of the dues collected if the local is not using the immediate split option.

REALTOR Mall

This module allows an Association to set up its own 'storefront' on the Internet. The software provides the Association with templates to choose the look and feel of their own storefront.

The storefront can be set up so that the Association's members access it through the Association's web page or Realtor.org.

You can set up products, education courses and event registration on the storefront. You have the ability to enter descriptions, amounts, pictures, etc.

When the member visits your storefront and has selected the items, a checkout counter appears and allows the member to pay online.

An Association can also choose to list their education courses in a 'common mall' on Realtor.org if they wish to offer the courses to members in other Associations.

Institutional Investment Fund

NAR has joined forces with a professional investment advisor, Reich & Tang, to assist our Associations in making more income on your short-term cash. Reich & Tang is one of the pioneers of the money fund industry, creating the country's fourth money fund in 1974. For this program, we selected an investment vehicle that could meet short-term investment needs while providing a high degree of liquidity. The Institutional Daily Income Fund - U.S. Treasury Portfolio was selected.

Once an Association signs up for this module, you would make your deposit and withdrawals into your Reich & Tang account directly through the REALTOR® Electronic Commerce Network.

There is no minimum amount you need to deposit, nor is there a minimum timeframe in which you must keep your funds in the Reich & Tang account. This affords the Associations flexibility when earning interest on excess funds that you may need to move and in out quickly.

Security Access

In the E-Commerce System, each Module will perform different functions. Security levels can be appropriately set based on the administrative authority each Association wishes to designate for staff that will be handling these functions.

NAR will set up your security access and you will be advised via email when this is completed. At that time, a member ID will be assigned, along with an initial login password.

The following are the roles that can be set up:

EPOE

Electronic Point of Entry. The staff person with EPOE security level has access to the Invoicing and Billing Notice module. They can set up the dues, disclaimers, terms, late fees, payment options, billing notices, and run the E-Commerce reports.

FPOE

Financial Point of Entry. The staff person with FPOE security level has access to create a request for an outgoing Electronic Funds Transfer from their Association to another Association.

APOE

Approval Point of Entry. The staff person with APOE security level has access to approve a request for an outgoing Electronic Funds Transfer from their Association to another Association.

MPOE

Mall Point of Entry. The staff person with MPOE security level has access to set up and make changes to the Association's online mall as well as run the mall reports.

IPOE

Investment Point of Entry. The staff person with IPOE security level has access to send deposits and withdrawals to the Association's Reich & Tang money market account.

Any of these security classes can be combined. For example, the same person at the Association can be the EPOE, MPOE, and IPOE, or any other combination.

When an Association signs up for the E-Commerce network, they indicate which staff person will take on each role.

E-Commerce Support

User Manual

This E-Commerce User Manual contains the information you need to use the E-Commerce system. The manual is available online for easy access and can also be printed out in hard copy.

HelpLine

Association staff can call the Helpline between 8:00 am and 7:00 pm Central time for help from one of NAR's support staff. The helpline number is **1-800-868-3225**.

E-Commerce Help Mail Box

If you prefer, you can also send your E-Commerce questions via email to echelp@realtors.org

E-Commerce NEWS

Once a month the E-Commerce NEWS newsletter is published online on Realtor.org. E-Commerce NEWS contains announcements, tips and shortcuts and other useful information on the REALTOR® E-Commerce Network.

Accessing E-Commerce

Once you log in, the E-Commerce menu will appear. The menu choices you see will depend on the security role. For example, if you are an EPOE you will see the Invoicing/Billing Notice Administration menu. If you are not the MPOE, you will not see the Mall Administration menu.

The following lists the menu options and which staff person will see these options:

Invoicing/Billing Notice Administration	EPOE
Create New Transfer	FPOE
Create Investment Transfer	IPOE
Approve Transfers	APOE
Organization Reporting menu	EPOE, FPOE, APOE
Mall Administration	MPOE
Disbursement & Payment Settings	EPOE

Credit Card Fees

When an Association uses the E-Commerce network for payment (dues and mall), the Association is known as a merchant.

Credit card companies charge a merchant a fee for the privilege of taking credit cards for payments. This fee is often referred to as a discount rate.

The current discount rate fees are:

Visa	1.93%
MasterCard	1.93%
Discover	2.35%
AMEX	2.75%
Diners	3.25%
E-Check	1.90%

When an Association's bank receives the proceeds from dues payments and the mall, the amount deposited will be the net amount. The credit card companies will take their fee right off the top.

If at any time the credit card companies change their rates, the Payment Settings screen will be updated. There are no additional processing or Internet fees.

Activating the Online Dues

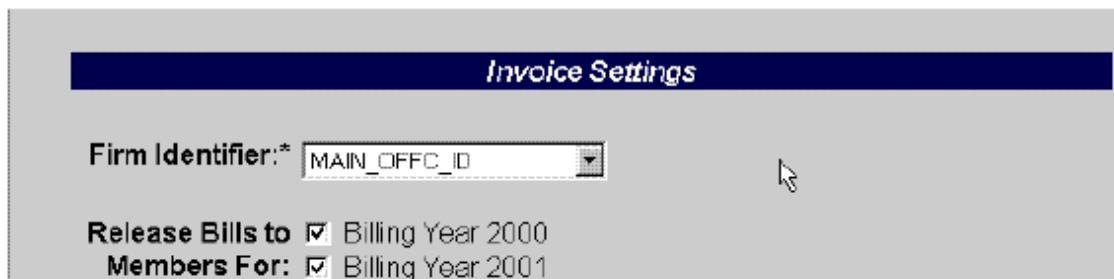
When you have completed the following dues set up steps:

1. Updating the Financial Worksheet
2. Setting the Non-Member invoice options
3. Entering the Invoice Disclaimers
4. Setting your Remit To, Welcome message, and Exit Page
5. Loading the Association logo, if desired
6. Choosing the Disbursement & Payment Settings
7. Reviewing the Billing Notice file in a spreadsheet for any errors, etc.
8. Updating NRDS as needed

you can now activate, or release, the online dues statements so your members can access the invoices and pay online.

Until you do this step, your members will not be able to see their invoices online.

From the Invoicing module, click the Association Preferences link in the left blue frame.



For each Billing Year that exists in your Association, you will see a 'Release Bills to Member For' checkbox. Click next to the year you wish to release. Then click the Update button at the bottom of the screen. From that moment on, when your members log in to E-Commerce, they will see an Invoicing item on the menu.

HINT: Once you release your invoices, if you or one of your members does not see national or state, for example, on the invoice it means that one of those entities has not done this Release option on their own Worksheet. Each entity (national, state, local) must all click the Release box for a particular year for the member to see the items on the invoice.

Member Guide - Online Invoice

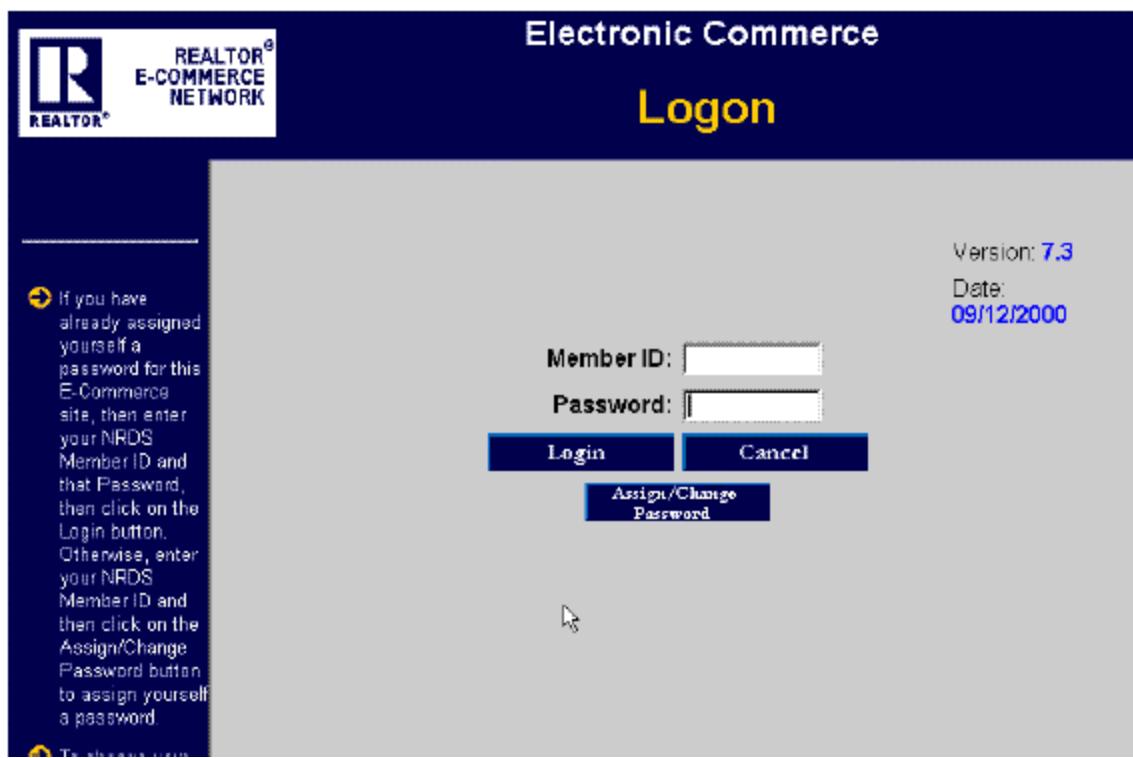
This section describes the functions available to your members in the E-Commerce Network for Invoicing. These are the same instructions that you as the EPOE would use when you have used Access Member Account to pull up a member's invoice.

A member will access the E-Commerce network in one of several ways:

1. They can access E-Commerce through Realtor.org. After a member logs into ORP, they would click the NRDS button in the upper right corner, and then click the Access E-Commerce link.
2. The member can access E-Commerce through the URL that has been provided to the Local Association by NAR.
3. The Local Association can take that URL and link it onto their own web site and have the members access E-Commerce through the Association's web site.

Remember, as the EPOE you would access the member's account as described in the previous section.

When a member accesses the URL, they will first see the login screen.



A member will enter their NRDS ID in the Member ID field. If the member is accessing E-Commerce for the first time, they would leave the Password field blank and click the Assign/Change Password button. They will then be asked to create their own password.

If the member has already assigned himself or herself a password, they would enter their NRDS ID in the Member ID field and the password in the Password field and click the LOGIN button.

HINT: If the member forgets their password, they should contact the EPOE at their Association. The EPOE would then contact NAR's HelpLine to have them reset the password.

At this point, the member (or the EPOE from Access Member Account) will be at the Welcome screen.

Realtor Electronic Commerce Network Payments Flow

When an association uses the Online Payment module, whether for Member Invoicing or tied to their own invoicing software, the payments made online are processed through the Internet from the member 'clicking' pay until the funds are deposited in the appropriate bank account(s).

Because each credit card and the electronic check has its own settlement timeframe, this document describes for each payment method the settlement structure used by each.

The settlement time between the Realtor Electronic Commerce Network clearinghouse (merchant account) and the receiving association's bank account is the next business day. The total settlement time is affected by the settlement time established by each individual credit card processor to the merchant account. In all examples, please note that these are business days. Holidays, Saturdays and Sundays do not count.

VISA/MASTER CARD

The Visa/MasterCard processor settles to the merchant account the next business day from the member's payment.

Example:

- Day 1 - Member pays online
- Day 2 - Visa/MC settles into the merchant account
- Day 3 - Merchant account settles into the association's account

DISCOVER/ELECTRONIC CHECK (Telecheck)

Both Discover and Telecheck settle to the merchant account two business days after payment.

Example:

- Day 1 - Member pays online
- Day 3 - Discover and Telecheck settles into merchant account
- Day 4 - Merchant account settles into the association's account

AMERICAN EXPRESS/DINERS

Both AMEX and Diners settle to the merchant account three business days after payment.

Example:

- Day 1 - Member pays online
- Day 4 – AMX and Diners settles into merchant account
- Day 5 - Merchant account settles into the association's account

The Realtor Electronic Commerce Network is available to the members 7 days, 24 hours a day. Members can pay on the weekends, late at night, etc. The processing of the settlements to the merchant account, however, do not start until a business day. Also, the cut off for all processors is 10:00 pm Central time. If a member, for example, pays after 10:00 pm Central time, this is treated as if they clicked the Pay button the next day.

ELECTRONIC FUNDS TRANSFER

If an association creates an EFT to send money to another association, the process is settled the next business day.

Example:

- Day 1 - Association creates, confirms and approves an EFT
- Day 2 - Merchant account settles into receiving association's account.

NOTE: Please keep in mind on all these settlement timeframes that the individual association's bank also can play a part. Some banks may not post monies received until overnight. For example, the merchant account settles into the association's bank on Day 2, Day 3, etc., but the association's bank may not post that income until later that evening. You will need to check with your individual bank as to their posting timeframes.

The Realtor Electronic Commerce Network includes reports you can run on money being settled to your account by date range, by module, etc., in order for you to check the status of Approved, Complete, Settled, etc.

INVESTMENT MODULE

Because there are two sides to these transactions - money needs to go from an association's account to the clearinghouse and from the clearinghouse to Reich & Tang and vice versa, the settlement is as follows:

Deposit to Reich & Tang:

- Day 1: Association creates deposit EFT in the Investment module
- Day 2: Clearinghouse takes amount from association's bank account
- Day 3: Clearinghouse sends money to Reich & Tang account
- Day 4: Deposit EFT settles into Reich & Tang account.

Withdrawal from Reich & Tang:

- Day 1: Association creates withdrawal EFT in the Investment module
- Day 2: Clearinghouse takes amount from association's Reich & Tang account
- Day 3: Clearinghouse sends money to association's bank account
- Day 4: Deposit EFT settles into association's bank account.

Realtors Electronic Commerce Network Glossary of Terms

The following is an explanation of terms used in Electronic Commerce and the Realtors Electronic Commerce Network.

ACH

Automatic Clearing House. Often referred to as a direct deposit. The movement of money electronically from one bank account to another. The ACH can be either in the form of a credit or a debit to the receiving bank account.

APOE

Approver POE. This security level allows an association to access the Realtor Electronic Commerce Network to approve and send funds to another association using the EFT module. An EPOE, FPOE and/or APOE can be the same person. An association can be the APOE for one or more associations.

AUTHORIZATION FAILURE

A message returned to the member when paying online. This message comes from the Internet processor and usually means the credit card number, expiration date, checking account, MICR, number, etc., was entered incorrectly. It can also mean that due to credit limit purposes, the purchase was declined by the credit card company or echeck company for lack of funds or an amount over the credit limit.

BILLING NOTICE

A notice sent to members that their invoices are available and payment is due. In the Realtor Electronic Commerce Network, these notices can be sent to members via email or printed and mailed.

CHARGEBACKS

When the credit card company settles a credit card dispute in the purchaser's favor, their credit card is credited and the receiving bank receives a chargeback for the amount. In other words, the credit card company 'takes back' the amount that the association received from the member.

CHECKOUT COUNTER

Used in many Internet applications, this term refers to the screen that the purchaser fills out with address information, credit card numbers, etc., to finalize the payment of their products/dues, etc.

CLEARINGHOUSE

A bank account (merchant account) that clears all funds from the credit card/echeck companies and out to the receiving banks.

CREDIT CARD DECLINE

Same as an authorization failure. Credit card company declines the purchase for lack of funds or an amount over the credit limit.

DISCOUNT RATE

The fee charged by credit card companies such as Visa and MasterCard for processing credit cards. The credit card companies set a percentage of the total sale. They then take this percentage off the top of the gross sale amount and the merchant (i.e. Association) receives the net amount of the same in their bank account.

DISPUTES

When a purchaser contacts their credit card company to dispute an item appearing on their credit card bill. The credit card company then researches that charge with the merchant (association) who charged the amount and reaches a decision on whether the charge will be refunded. Note: in the Realtor Electronic Commerce Network, dues payment are non-refundable.

DUES SPLIT OPTION

In the Realtor Electronic Commerce Network, an EPOE can set up their Member Dues Invoicing so that the total dues payment is sent to the local association's account, or, that the dues are split immediately and sent to the appropriate receiving association (local, State and National).

EC CONTROL NUMBER

The Realtor Electronic Commerce Network tracks each payment by an EC Control Number which is printed on the member's Payment Confirmation as well as appearing on reports available to the EPOE. This number is used by the Internet processor and the banks for tracking individual payments.

EFT

Electronic Funds Transfer. The electronic movement of money from one bank account to another. Also known as ACH or direct deposit.

ELECTRONIC CHECK

Payment on the Internet using the buyer's check rather than a credit card. The purchaser supplies information such as bank account, driver's license number and MICR number online. The check is approved by a check processor (e.g. Telecheck) and the amount is automatically withdrawn from the buyer's bank account and deposited in the association's bank.

EPOE

Electronic POE. This security level allows an association to access the Realtor Electronic Commerce Network to set up and maintain the Member Dues Invoicing module. An association can be the EPOE for one or more associations.

FPOE

Financial POE. This security level allows an association to access the Realtor Electronic Commerce Network to access the EFT module and initiate requests to

send funds to another association. An EPOE and FPOE can be the same person. An association can be the FPOE for one or more associations.

HTTPS

HyperText Transfer Protocol Secure. This prefix before the web site address indicates you are on a secure, encrypted site that is safe for entering payment and other financial information. A web site prefix of just HTTP is not secured.

INTERNET PROCESSOR

A company that processes payments through the Internet. An Internet processor can process credit cards and/or electronic checks. They 'interpret' the different formats used by the different credit card companies and computer systems and put the data into one format for movement through the Internet.

IPOE

Investment POE. This security level allows an association to access the Realtor Electronic Commerce Network to access the Investment Fund EFT module to initiate requests to deposit or withdraw funds from their Reich & Tang account.

MERCHANT ACCOUNT

The bank account set up to move funds between the credit card/check processors companies and the final recipient of the funds. Credit Card companies negotiate the discount rates with the merchant account. Funds from the credit card/check processors settle into the merchant account which then EFTs the funds to the final recipients.

MICR NUMBER

The MICR number appears at the bottom of a check in a special ink. This number is read and scanned by banks for processing of checks. In an electronic check on the Internet, the purchaser must enter the entire MICR number which includes the bank's ABA number, the account number, and often the check number. When entering this on the Internet, the member must enter the entire MICR number from start to finish without any spaces, dashes, etc.

MPOE

Mall POE. This security level allows an association to access the Realtor Electronic Commerce Network to set up and maintain a storefront in the Realtor Mall module. An EPOE, FPOE, APOE and/or MPOE can be the same person. An association can be the MPOE for one or more associations.

PAYMENT CONFIRMATION

When a member pays online, if the credit card or check payment is approved, the member immediately receives a payment confirmation online from the Internet processor. This confirmation acts as the member's receipt for the payment.

PAYMENT PROFILE

In the Realtor Electronic Commerce Network, a member can set up a payment profile for their credit card(s) or checking account so that each time they pay on the Realtor Electronic Commerce Network, they can use the profile rather than entering the data each time.

POE

Point of Entry. The association who has the security level in NRDS to maintain the records with adds, changes, drops, etc. An association can be the POE for one or more associations.

ROUTING ABA NUMBER

This number identifies a bank. Often referred to as an ABA number. When money is electronically sent to an association's bank, whether from dues, EFTs, the mall, etc., this number in the association's profile, along with the account number, tells the Federal Reserve System where the funds are to be sent.

SETTLEMENT DATE

The date that the funds are deposited in the receiver's bank account. Each credit card and electronic check processor have different settlement dates. For example, Visa settles with the clearinghouse the next business day from the sale and the clearinghouse settles with the receiving account (i.e. Association) the day after that.

SSL

Secure Socket Layer. This is often represented by a symbol on your screen when connected to a web site that is secured with special encryption. Depending on your browser, this symbol in the lower left corner will look like a solid key (as opposed to a broken key) or a padlock. This type of secure site is used when making payments on the web.

TRANSACTION REPORTS

Reports available on the Realtor Electronic Commerce Network for the FPOE that prints the detail of payment transactions from the members. These transactions have passed through the clearinghouse and are either approved for sending to the receiving bank or have already settled.

TRANSFER REPORTS

Reports available on the Realtor Electronic Commerce Network for the FPOE that prints the detail of EFT transactions between associations. These transactions have passed through the clearinghouse and are either approved for sending to the receiving bank or have already settled.

Electronic Commerce and NRDS

As mentioned in the Requirements sheet, in order to participate in the Realtors Electronic Commerce Network, the association must be a POE in NRDS and have completed updating of their initial data and continuing maintenance of the records.

There are several hooks from the Realtors Electronic Commerce Network into NRDS and from NRDS to the Realtors Electronic Commerce Network.

NRDS

The Realtors Electronic Commerce Network reads the following fields in the NRDS system:

In the Member record, the EC system pulls the member's name and Preferred Mail address. EC also pulls the Email Address from the member's record.

When preparing the invoice, the EC system checks NRDS for the Member Type and Status, as well as the Member Subclass if used by the POE in the Invoice Worksheet. Therefore, before releasing the invoicing, the POE should make sure these records are up to date.

The Realtors Electronic Commerce Network also reads the Primary and Secondary local and state fields in the member record to determine which association(s) the member will receive an invoice from.

The fields Dues Waived Local, Dues Waived State and Dues Waived National are also used. If you have set up an invoice item to bill to Member Type R (Realtor), the EC system will check for Active Realtors in the appropriate association, but if the Dues Waived field is yes, the member will not be billed at the indicated level. For example, if an active member with member type R, is a Realtor Emeritus, you would make sure Dues Waived National is set to Y in their NRDS record so their invoice does not reflect NAR dues owed.

NRDS also reads the The Realtors Electronic Commerce Network data:

When a member's payment is processed through the The Realtors Electronic Commerce Network, the NRDS system pulls in each night the data about the payment in order to update the Financial Record in NRDS (Payment Type, Payment Date, Amount, etc.).

A POE, when requesting a Batch Download/Refresh, will get a file from NRDS updated with the payment information by member. Note: a POE can also still update the Financial Record in NRDS manually.

The Realtors Electronic Commerce Network Requirements

In order to participate in the Realtors Electronic Commerce Network, an association must meet the following requirements:

- The association must be a Live POE on the NRDS system and meet the minimum criteria of the POE to update the records.
- Have Internet access and use Netscape 4.5 (or higher) or Internet Explorer 5.0 (or higher) for the browser.
- Bank account accepts ACH credit and debit transactions.

The Realtors Electronic Commerce Network

What Are the Next Steps?

1. Complete the enclosed sign up form and return to NAR as directed.
2. If you will be using the Member Invoicing module, check with your State Association to see if they will input the dues items for the State dues. If not, they will need to send that information to NAR so NAR can set that up before you finish your invoice.
3. If you will use the Dues Split Option where the dues go immediately to the local, State, and National level, check to see if your State is signing up for the EFT module. If not, you will not be able to use this option.
4. If you will use the Dues Split Option where the dues go immediately to the local, State, and National level, check to see if your State will be picking up the discount rate on their portion of the dues.

Once NAR receives your sign up form, you will be sent the startup package containing the User manual, Bank Authorization form and User Agreement. When you have signed the User Agreement and Bank Authorization form, you will be provided with the Username and Password to access the Realtors Electronic Commerce Network.

If you select the Investment Module on the sign up form, we will then send you detailed information from Reich & Tang on the money market account as well as additional sign up forms for that module.

For any questions, contact Chris DeRosa at NAR at cderosa@realtors.org

**Realtor Electronic Commerce Network
Contact Information**

Association_____

State_____

We will participate in the following modules:

Member Dues Invoicing

Online Payments

EFTs

Realtor Mall (requires participation in Online Payments)

Investment Fund

Phone_____

Email_____

Please indicate the name(s) of the staff person who will serve as:

EPOE_____

FPOE_____
(can be the same as the EPOE)

APOE_____
(can be the same as one of the above)

MPOE_____
(can be the same as one of the above)

IPOE_____
(can be the same as one of the above)

Associations for which you will be EPOE:

Signature of AE

Please fax this form to Chris DeRosa, NAR at 312/329-3299 or mail to Chris DeRosa at NAR, 430 N Michigan Ave, Chicago, IL 60611.

Upon receipt of this form, you will be sent the banking authorization forms, user agreement, and user manual so you can begin setup of your module.

NOTE: If you will be using another vendor's Online Invoice or Mall software and wish to plug in to the Realtor EC Network Online Payment or EFT module, please indicate that information below as well as the name of the vendor (or if it is a mall developed by your own association, etc.), so the information on the technical setup/APIs can be sent:

Introduction to NRDS

The National REALTORS® Database System (NRDS) was created under the direction of the A.E.s and NRDS Standards Board to provide an efficient means to store core information for the member and office records of the REALTOR® organizations in one central database.

In order to solve the problems of out of date member records, the lag time for new members to receive services, and inaccurate counts, the NRDS Standards Board put together a system that would store this core information in one database on the Internet.

Each Association would act as its own Point of Entry (POE) to update the ir records on the Internet site either online or through batch files sent up to NRDS. This keeps the data at its most accurate and current. State Associations download from NRDS to update their in-house systems with the changes made by their Local Associations. NAR pulls the data directly from NRDS for mailings, counts, etc. Record updating is no longer delayed by passing through several layers but is immediately available.

Description of NRDS Functions

The following is a short description of all the functions that are available in NRDS.

Find an Association

Use this function to look up REALTOR® Associations, including Institutes, Societies and Councils (ISCs) as well as regional MLS's. Once you have selected an Association, you can also use links on the Association screen to view the Association's officers, as well as a list of members and offices for that Association.

Change an Association

Accessed through Find an Association, this screen allows the POE to update their Association record including address, email, officers, AE, phone number, etc. NOTE: the name and status of an Association can only be changed by NAR.

Find an Office

Use this function to search for an office record in NRDS. Once you have selected an office, you can use the link on the office screen to view all members in that office. Change an Office Accessed through Find an Office, this screen allows the POE to update an office record.

Add an Office

Accessed through Find an Office, this screen allows the POE to add an office record into NRDS.

Add/Modify Office Secondary Information

Accessed through Find an Office, this screen allows a POE to link their Association to an office record as a Secondary Association as well as deactivate their Association link as a secondary to an office.

Transfer an Office

Accessed through Find an Office, this screen allows a POE to pull up any office in NRDS and transfer the primary Association on that office record to their Association.

Find a Member

Use this function to search for a member record in NRDS.

Change a Member

Accessed through Find a Member, this screen allows the POE to update a member record.

Add a Member

Accessed through Find a Member, this screen allows the POE to add a member record into NRDS.

Add/Modify Member Secondary Information

Accessed through Find a Member, this screen allows a POE to link their Association to a member record as a Secondary Association as well as inactivate their Association link as a secondary to a member. This function also allows a POE or secondary Association to enter secondary office, member type, and/or licenses for the member.

Transfer a Member

Accessed through Find a Member, this screen allows a POE to pull up any member in NRDS and transfer the primary Association on that member to their Association.

Add/Display Financial Record

Accessed through Find a Member, this function allows a POE to display financial records, if any, for their member as well as add financial records for their member.

Add/Modify/Display Member's Affiliations

Accessed through Find a Member, this function allows an ISC (Institute, Society, and Council) to link a member in NRDS as a member of their affiliation (e.g. IREM, WCR, REBAC, etc.) as well as remove that link.

Modify Member's Designations

Accessed through Find a Member, this function allows an ISC (e.g. RNMI, CIREI, etc.) to add or remove their designation to a member's record. This function also allows a State Association to add or remove the GRI designation from a member's record.

Add/Modify/Display Demographic Record

Accessed through Find a Member, this function allows a POE to display demographic records, if any, for their member as well as add and modify demographic records for their member.

Batch Upload

POEs who have their own in-house membership system with the capability to send data to NRDS in a batch use this function. The POE's system sends this batch file in the NRDS format and NRDS then updates those records. When complete, NRDS sends an email to the POE with the results of the upload detailing the rejects if any.

Batch Download

This function is used by POEs (primarily State Associations) to pull data down from NRDS in order to update their own in-house systems. The Download creates a file within the time period requested and includes only those transactions that occurred on NRDS during that time period. The only transactions included in the batch download file are those changes made by entities OTHER THAN the POE requesting the file. For example, if State A requests a Download the file will contain all changes made by local POEs (and members) in State A. The file will not contain any changes made in NRDS by State A themselves.

Batch Refresh

This function creates a complete file of all the records on NRDS belonging to the POE who requests the Refresh. This file is a 'photograph' of NRDS at that moment in time and includes all Member, Office, Financial, and Demographic records, regardless of status, type, etc. All records that are either Primary or Secondary with the requesting POE will be included.

This is an excellent tool for an Association who needs to pull all their records in NRDS down into their own PC (to import into Excel, for example) to review and audit their records.

Batch Refresh is also the function used to create a file of data to be used in NRDSManager.

Batch Refresh also has an option to create a file from NRDS of all Associations including the Association name, address, email, AE name, etc.

POEs and Security

A Point of Entry (POE) in NRDS is the Association who has access to update the member and office records for an Association. In most cases a Local Association will act as its own POE. If a Local Association cannot do so, the State Association or another Local Association will act as the POE to update and maintain the records for that Association on NRDS.

A POE can add and change member and office information for their Association as well as update its Association record in fields such as address, phone, A.E. name, etc.

If a Local Association is not acting as its own POE, it can still access NRDS to search member and office records.

If an Association is a POE, they are responsible for maintaining the records on NRDS in a timely manner. As defined by the Minimum Criteria for POEs, the records must be updated within 7 business days.

This section describes the role of POEs, secondary Local Associations, State Associations, ISCs and NAR in updating records on NRDS. The security is described by Association and function.

POINT OF ENTRY

Member Record: a POE can add, change, and drop member records for which they are listed as a Primary POE. The POE can change any field in the member record.

Office Record: a POE can add, change, and drop office records for which they are listed as a Primary POE. The POE can change any field in the office record.

Association Record: a POE can change an Association record for which they are POE. The POE can change any field except the Association Name and Status. (see NAR).

Financial Record: a POE can add a financial record for any member who is listed as Primary for their Association.

Demographic Record: a POE can add or change a demographic record for any member who is listed as Primary for their Association.

SECONDARY ASSOCIATIONS

Member Record: any Association, whether local or state, can link their Association to a member record as a Secondary Association. Once listed as a secondary, the Association can change any field in the member's record that has a security level of 2.

Office Record: any Association, whether local or state, can link their Association to an office record as a Secondary Association. Once listed as a secondary, the Association can change any field in the office's record that has a security level of 2.

Financial Record: a secondary Association can add a Financial record to a member's record for dues relating to that secondary Association.

Demographic Record: a secondary Association can add a Demographic record to a member's record relating to that secondary Association.

STATE ASSOCIATIONS

Member Record: a State Association can access any member with that State as a Primary or Secondary State Association in order to change any field in the member's record that has a security level of 2.

The State Association is the only entity that can update the GRI Designation in a member's record within their state.

Office Record: a State Association can access any office with that State as a Primary or Secondary State Association in order to change any field in the office's record that has a security level of 2.

Financial Record: a State Association can add a Financial record to a member's record for any member with that State as a Primary or Secondary State Association.

Demographic Record: a State Association can add a Demographic record to a member's record for any member with that State as a Primary or Secondary State Association.

Association Record: a State Association is the only entity that can link a Local Association as Secondary to their state. This is used for Local Associations that cross contiguous state lines.

INSTITUTES, SOCIETIES & COUNCILS

Member Record: only the ISC who awards a particular designation can update that designation field on the member's record. For example, only WCR can enter (or remove) the LTG designation in the member's record. Only the ISC's can update the Affiliation field in a member's record. For example, only REBAC can enter (or remove) REBAC in the Affiliation field in a member's record.

NAR

Association Record: only NAR can change the name of an Association. NAR is also the only entity that can change the status (i.e. dissolve) an Association record on NRDS.

Office Record: Search capability only.

Demographic Record: Search capability only.

Financial Record: Search capability only.

Member Record: Search capability only. NOTE: for the Designation field, NAR is responsible for entering (and removing) the NAR designations of RCE, CIPS, GAA, and RAA.

MEMBERS

Member Record: A member can make changes only to their own record. The member can change any field in their record that has a security level of 2.

Office Record: If the member is listed as the DR in an office record, they can change any field in that office record that has a security level of 2.

DAILY NOTIFICATION EMAILS

Because the security of the NRDS system allows several entities to make changes, NRDS keeps everyone informed by way of a Daily Email Notification.

The email lists the Adds, Drops, Transfers, Reinstates and Changes. The email is sent to the State, the Primary Association, and any Secondary Associations when a change is made. If your Association is listed in the record as the State (primary or secondary) or the Local (primary or secondary) you will receive the email for changes made by the State, secondary Associations, and the member. The email will not notify an Association of changes they made themselves.

The email will list when the change was made, which Association (or member) made the change, and which fields were changed. Below is an example of this Daily Email:

*** ADDS***

Mary Jones(999910193) was added by Sue Smith of CHAPEL HILL
BOARD OF REALTORS® INC on 10/31/00

Bob Smith(999900246) was added by Bob Jones of GOLDSBORO WAYNE
COUNTY ASSOCIATION OF REALTORS® INC on 10/31/00

*** CHANGES***

The following changes have been made for Member Jane Doe(999900010):

The MEM_STATUS_DT was changed from: 14-NOV-97 to: 27-OCT-00 by Steve Jones of BRUNSWICK COUNTY BOARD OF REALTORS® on 10/31/00

The following changes have been made for Member Cathy Jones(999900038):

The EMAIL_ADDR was changed from: bb@prodigy.com to: cc@artskipper.com by Steve Jones of BRUNSWICK COUNTY BOARD OF REALTORS® on 10/31/00

*** DROPS***

Robin Smithson(999900044) was dropped by Steve Jones of BRUNSWICK COUNTY BOARD OF REALTORS® on 10/31/00

** REINSTATEMENTS***

Chris Bond(999900485) was reinstated by Mary Jones of PINEHURST-SOUTHERN PINES AREA ASSOCIATION OF REALTORS® INC on 10/31/00

Again, this email is used to keep all parties involved in the transaction informed. States will see the activity of their Local Associations, primary and secondary Associations will be informed of each other's changes, POEs will see the changes made by their members, and Associations will be informed when other Associations transfer their members and offices.

NRDS Support

There are many resources available to the POEs for support on the NRDS system.

User Manual

This NRDS User Manual contains the information you need to use the NRDS system. The manual is available online for easy access and can also be printed out in hard copy.

NRDS HelpLine

POEs and Association staff can call the NRDS HelpLine between 8:00 am and 7:00 pm Central time for help from one of NAR's NRDS support staff. The helpLine number is **1-800-868-3225**.

NRDS Help mail box

If you prefer, you can also send your NRDS questions via email to nrdshelp@realtors.org

NRDS NEWS

Once a month the NRDS NEWS newsletter is published online on Realtor.org. NRDS NEWS contains announcements, tips and shortcuts and other useful information on NRDS. When the latest issue is available, the POEs are notified via email. The link to the NRDS NEWS issues is found on the Connect to NRDS screen (see following section on Logging Onto NRDS).

realtor.org

realtor.org also contains a wealth of information on NRDS including the NRDS Standards Board minutes, NRDS File Layouts, NRDS Batch information, NRDS User Guide for Members, etc.

When you are on the realtor.org home page, use the Search box in the upper right corner and type in the word NRDS for your search. The screen will then display all the available documents on NRDS.

The REALTOR® Association Executive home page on realtor.org also contains information on NRDS.

NRDSTALK

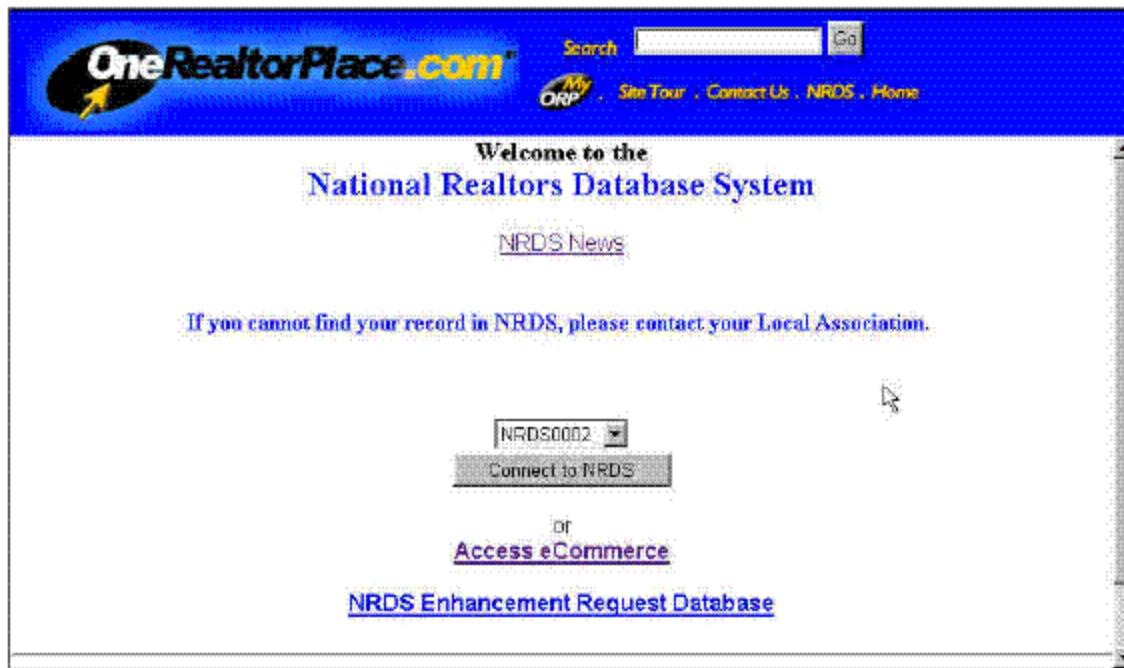
This is a list serv that has been set up for POEs to communicate with each other and exchange information, tips, etc. on the NRDS system. A POE can subscribe to NRDSTALK by sending an email to SUBSCRIBENRDSTALK@realtors.org. Send your name, Association, and email address and the list serv administrator will add you to the distribution list.

Accessing NRDS

NRDS is accessed through realtor.org. POEs have been assigned a special Username and Password to use when logging in to NRDS so they can access all the NRDS functions.

If you also have a 'regular' realtor.org username and password, please be aware that if you log in that way, you will have only Search privileges on NRDS.

After you log in, you will be on the realtor.org home page. Look in the left side bar for a NRDS button. Click that button to get to the NRDS home page.



The NRDS Home Page contains several features for POEs. At the top, click on the link NRDS NEWS if you wish to access the monthly issues of NRDS News.

Click the link NRDS Enhancement Request Database to view enhancements submitted by POEs for changes to the NRDS functions. You can view those that have been approved and implemented, new requests, and can submit your own suggestions.

The Access E-Commerce link is available to Associations who have signed up to use the REALTOR® E-Commerce Network.

To access the NRDS menu, click the Connect to NRDS button.

NRDSManager 3 Introduction

NRDS Manager 3 is a basic membership system for Local Associations with 1,000 or less members. The software is NRDS Version 2.0 compatible, able to link to the Central Database, and will integrate with the REALTOR® E-Commerce Network for dues billing and payments. Along with a variety of reports and user defined fields, as well as a simple invoice module, the system will be open so that users can integrate other Access and Microsoft Office-based products into the software if they choose.

Any Association that requests the NRDS Manager 3 software program will receive it for free. The Profil company developed and supports NRDS Manager 3. Profil will produce the product and mail to any Association that requests a copy. Profil will send NAR the purchase invoice and NAR will cover the costs for all Boards/Associations. Profil offers the first 60 days of installation support free. After that time, an Association can sign up for software support from Profil for a nominal fee.

Profil has set up a form for Associations to order NRDS Manager 3 software. To get to the online form, enter the following link in your Internet browser:
<http://www.realtor.org/NRDSManager.nsf/ID>

Update and Support Subscription Options

While the initial distribution provided by NAR gives you installation and startup support for up to 60 days, future program updates and additional support are to be funded by the individual Associations. The following options are designed to provide each Association with the type of support it needs by telephone or Web site. All support subscriptions end January 15, 2003. A new list of support options will be provided in November, 2002 after we learn from this first round what levels of support Associations really need.

Package	Cost	Features
Minimum	\$50	All program and help file updates can be downloaded from the NRDSManager Web site.
Web Support	\$100 purchased within 60 days of shipment	Web Help Desk membership with up to 5 incidents made via the Web site and unlimited access to the Help Desk knowledge base. All program and help file updates can be downloaded from the NRDSManager Web site.
	\$120 purchased after 60 day initial support	
Phone Support	\$150 purchased within 60 days of shipment	Telephone support up to 5 incidents on business days during the hours 9:00 am to 1:00 pm Pacific time. Web Help Desk membership with up to 5 help requests made via the Web site and unlimited access to the Help Desk knowledge base. All program and help file updates can be downloaded from the NRDSManager Web site.
	\$180 purchased after 60 day initial support	

All subscriptions give you free access to download updates from the web. Update CDs are an additional \$20 each if you need them sent. For non-subscribers, update

CDs are \$75 each; you cannot download any updates without a support subscription. The on-line knowledge base is available only to Web or Phone Support subscribers.

For any subscription, if you need additional Web Help Desk requests or additional phone support beyond the number purchased for the support period, you can upgrade to a higher level of support or purchase an additional subscription for the current period. For example, if you purchase the Web Support package in May or June and in August find that you need to speak with someone on the phone, you can upgrade to Phone Support for \$80, giving you up to 5 incidents to be handled by phone in addition to the original 5 Web support requests. If you wanted 5 more Web help requests, that would be an additional \$120. It is most cost effective for you and for us if you can anticipate your needs and select the appropriate subscription initially so that we can plan ahead to meet your needs. However, we all recognize that this first support period will be one of trial and error... we will be as accommodating as we possibly can and hope that you will be as understanding as you possibly can.

Installation and Startup: System Requirements

Recommended system requirements for good performance are: Windows 98 or later, 128 MB RAM, 700 MHz Pentium III, CD drive (view system information by right-clicking on **My Computer** on your desktop, then **Properties**). Microsoft Internet Explorer 3.0 or later is required in order to view on-line help; version 5.0 or higher is recommended (click on Help in Internet Explorer for version information).

Please note:

- NRDSManager will run under Windows 95, but you will need additional drivers and will need to purchase a web or phone support subscription to help with the customized setup required.
- NRDSManager can be run on a network with a shared database. You will need to purchase a support subscription if you find that you need assistance with network installation and startup support (60 day installation and startup support is for single user installations).
- Do not select large fonts in Windows Control Panel Display; this causes NRDSManager objects to overflow. If you have changed the Windows default background or font colors, certain items may not be viewable.

NRDSManager History

Created for the Vermont Association of REALTORS®, NRDSManager was originally released spring 1998 in Vermont and then offered to other Associations around the country. Similar to the NAR Access Runtime, but with:

- Complete editing and validation of records
- Automated batch upload
- Extended searching
- Additional filtering and grouping in reports
- Basic committee membership management

NRDSManager has been extensively enhanced to become the Association Basic Membership System, and is currently in use at about 80 Associations.

The Project

- In 2000 the Association Executive Committee conducted a study of the NRDS System and State and Local membership processes.
- One recommendation was for NAR to provide a basic membership system appropriate for use by small to medium size Associations.
- The project to develop such a Small Board Member Management System was approved.
- NAR prepared an RFP and proposals were received and reviewed.
- Profil Software was selected to modify NRDSManager to become the new program.
- NAR purchased a copy for any interested Association.

Open Database Architecture

- Access2000 Database
 - Users will not need to own Access2000. If they do then they can query and report directly from the database if they wish.
- Readable with many reporting and programming tools
- Exportable in many formats
- All NRDS 2 Tables and Fields
 - Association, Office and Member
 - Office and Member Supplemental
 - Financial, Demographic and Education
- User Defined Office and Member Fields
 - 4 Alpha, 4 date and 4 number
 - Customizable screen labels

Central Database Connection (CDC)

- The goal is for everyone to have the same data.
- NAR has been hard at work building the new CDC capability into the NRDS system. It will provide real time reading and writing of data between the local user and the central NRDS database. Batch will no longer be required and there will be no more over-written data.
- NRDSManager will include all of the CDC Transaction Types:
 - Query
 - Add
 - Change
 - Transfer
 - Drop
 - Delete (Demographic, Education)
- PubSub Queue Too.

CDC PubSub Queue

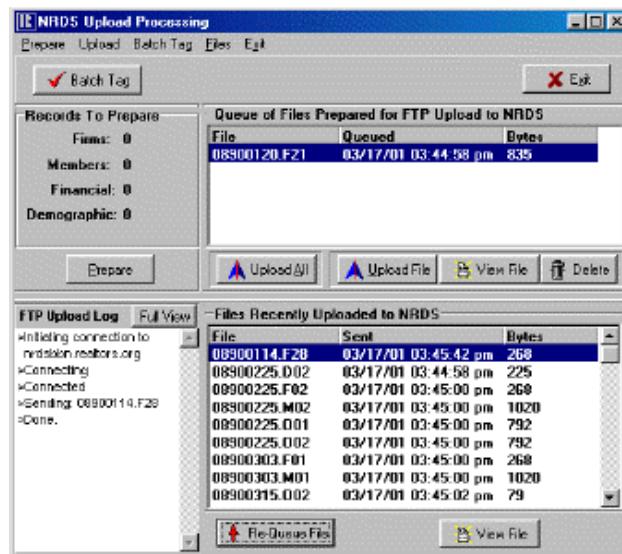
What is the Central Database Connection Publish Subscribe Queue?

- A POE will now be able to 'Subscribe' to records in the NRDS database.
- When another user changes one of those records, a notification Message will be 'Published' for the Subscriber. That message will await their retrieval in a Central Database list or queue.
- NRDSManager will automatically check the queue of published messages and retrieve the affected records.

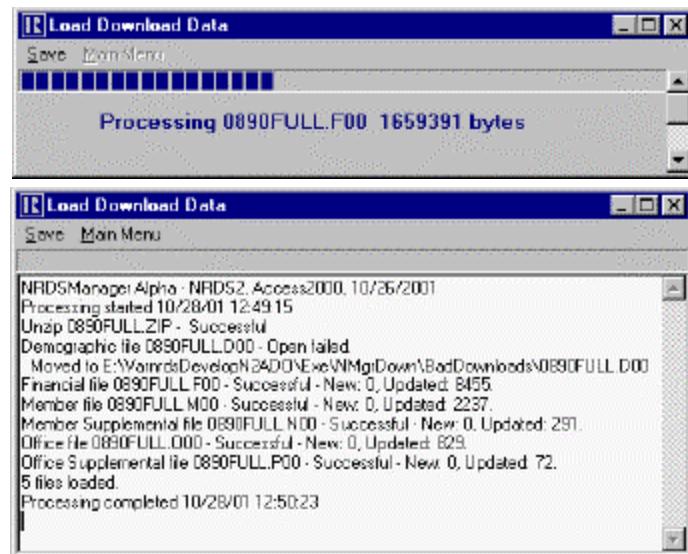
Batch Upload and Download

- Still Available

UPLOAD



DOWNLOAD



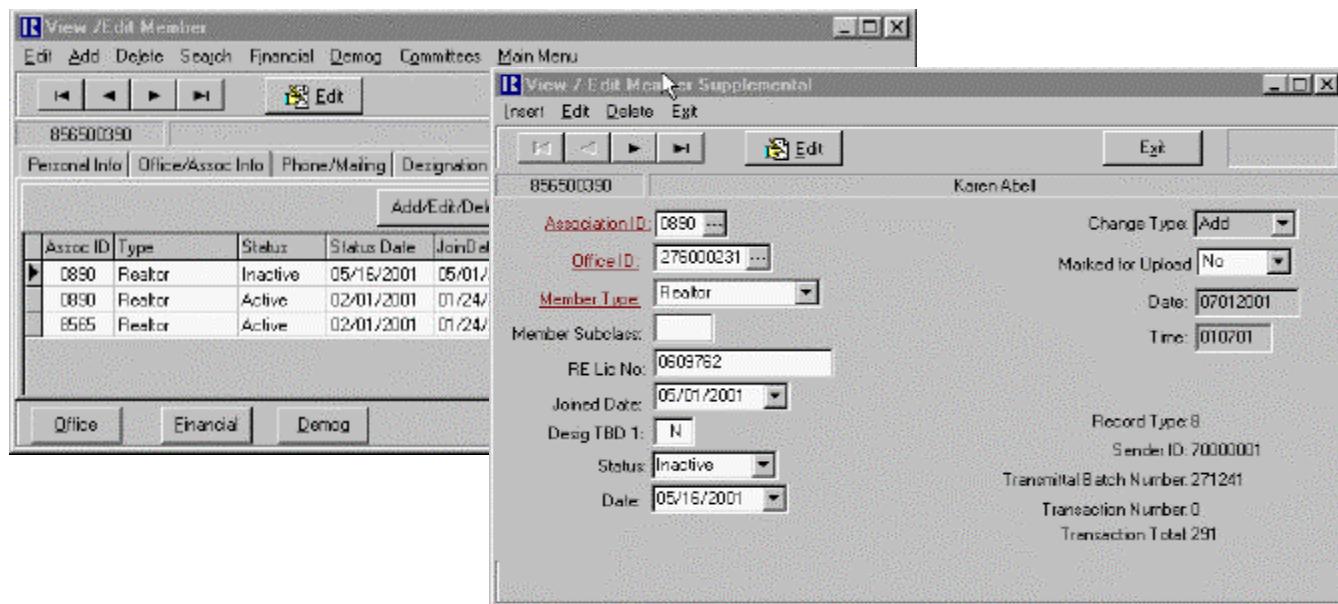
Upload format is being changed to Variable Length. Download format can be Fixed or Variable.

NRDS 2 Fields

- All NRDS 2 fields included
- Required fields clearly indicated and checked
- Coded fields displayed in meaningful text

NRDS 2 Supplemental Tables

Supplemental tables viewable in summary and detail



Entirely New Reporting

- Report engine: Crystal Reports
- Set of standard reports included – And can be changed by you
 - Selection criteria dialogs are being enhanced
 - Reports will be presented in a print preview window
 - Reports can be exported
- User-created reports can be easily included in the menu
 - User can create reports in either Crystal or Access2000
- Open database allows use of other external reporting and programming tools

The screenshot shows a report titled 'Member Full Listing' for the 'CENTRAL VERMONT BOARD OF REALTORS® INC'. The report is ordered by name and displays a table of member information. The columns include Name, Office ID, Type, Status, Joined, Address, Orient, EMail, Phone, Fax, and Member ID. The data shows several members with their details, such as ADAMSKI, GARY and ANDREWS, VIRGINIA. The report is presented in a standard Windows-style window with a toolbar at the top.

Member Full Listing CENTRAL VERMONT BOARD OF REALTORS® INC Ordered by Name							
Name	Office ID	Type	Status	Joined	Address	Phone	Member ID
					Address	FAX	
AAAATesting, Test	070000890	S	A	01/01/1999	#	(00) 0-	089020800
ADAMSKI, GARY	089000056	R	A	06/01/1983	63 WOODLAND DR, BARRE, VT 05641 00/00/0000 gadamski@together.net	(802) 476-3733	089000815
ALLYN, M JENSINE	089000887	R	A	10/29/1993	RR 1 BOX 112, ROCHESTER, VT 05767 00/00/0000	(802) 767-4729	089009799
ANDREWS, VIRGINIA	089001160	R	A	10/30/1985	RR 1 BOX 2408, BARRE, VT 05641 00/00/0000	(802) 223-0018	089002903

Page 1 of 7

Differences Report

- Updated module to compare local data to a full refresh from NRDS
 - Record in NRDS, not in local
 - Record in local, not in NRDS
 - Active in NRDS, not in local
 - Active in local, not in NRDS
 - Compare Member Type, License, Name, Office, Association

Dues and Simple A/R

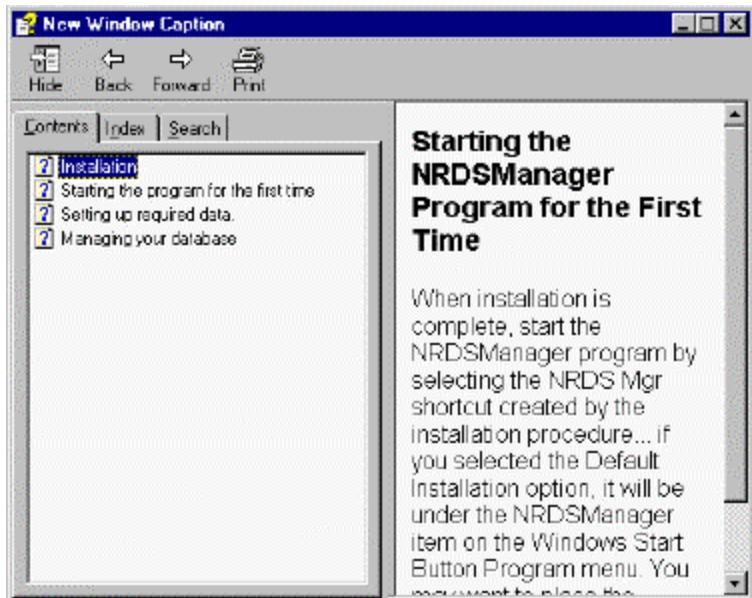
- Dues Calculation
 - Calculate dues
 - Print invoices
- E-Commerce Download Processing
 - Import of Billing Notice Header and detail files
 - Print invoices
- Accounts Receivable
 - Create other simple invoices
 - Track dues and other payments
 - Export to QuickBooks

User Defined Fields

- Both Office and Member tables
- An assortment of data types
 - Character
 - Number
 - Date
- Labels can be defined by the user

Help and Documentation

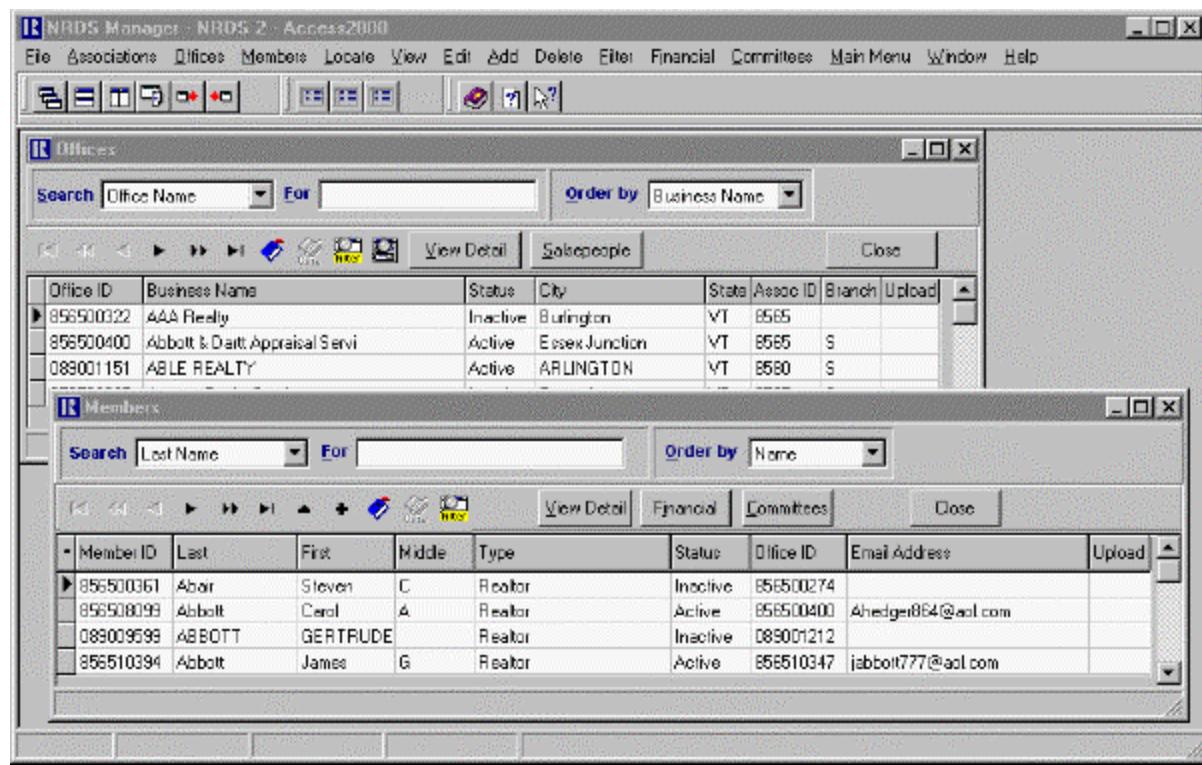
- Extensive hints and pop-up help available
 - Each form has a help window explaining its purpose and use
 - Each field has context sensitive <F1> Help Key help
- Links to the NRDS 2 Users Manual included
- The Help Documents provided in printable format



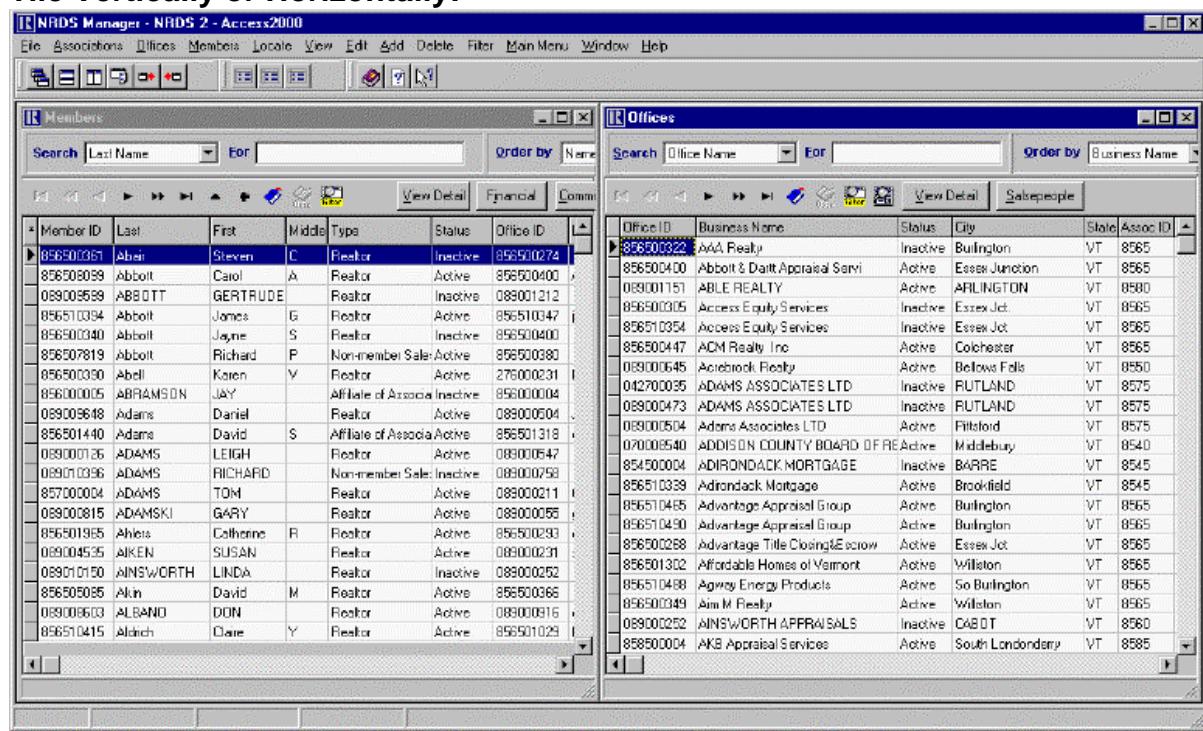
New Desktop

- The old tool-bar style main screen is gone
- Replaced by a New Multi-Document Interface
- Size and Arrange as you like

Cascade the windows:



Tile Vertically or Horizontally:



Full Screen Display:

NRDS Manager - NRDS 2 - Access2000 - [Members]

File Associations Offices Members Locate View Edit Add Delete Edit Financial Committees Main Menu Window Help

Search Last Name For Order by Name

View Detail Financial Committees Close

Member ID	Last	First	Middle	Type	Status	Office ID	Email Address	Upload
856507017	Charon	Betty		Realtor	Active	856500293	rental@langrealestate.com	
856508579	Chenette	Bradley	S	Realtor	Active	856500329	propbkr@aol.com	
856503668	Chenette	David	T	Realtor	Active	856500329	dchoua@together.net	
856500105	Chevrier	April	L	Realtor	Active	856500438	chevrier@together.net	
856507147	Chicoine	Pauline						
856508988	Chiotti	Gregory						
856510463	Choppa	Scott						
070008965	Cheppe	Scott						
856510395	CHRISTENSON	CHRISTA						
089001726	Christolini	Charles						
856510268	Church	Susan						
856501964	Clament	Gregory						
856510363	Clark	Wanda						
085657000	Cleary	Sharon						
856510354	Clements	Joseph						
856510358	Cline	Tom						
856500617	Close	Daniel						
856510257	Cobb	Carl						
856507975	Cochan	Andrew						
856510307	Coddng	Jacque						
856501359	Connellee	Edith						
856510315	Conru	H. Ward						
85650622	Cooke	Russell						
856510425	Cooper	Marilyn						
856510032	Copping	Dale						
856507094	Cousino	John						
856504761	Cousino	Joseph						
856504985	Couture	Greg						
856510392	Cuddy	Pat						
856500525	Ciane	E. David						
856510301	Cioppo	Thomas						
856500495	Cross	James						
856500652	Cross	Joan	B	Realtor	Active	856500325	cross@together.net	
856510421	Cross	Joseph		Realtor	Active	856500329	cross_jos@hotmail.com	
856510389	Cummings	Laura		Affiliate of Assoc Inactive		856510341		

NRDS Manager - NRDS 2 - Access2000 - [View/Edit Member]

Edit Add Delete Search Financial Demog Committees Main Menu

View/Edit Member

Member ID: 856510257

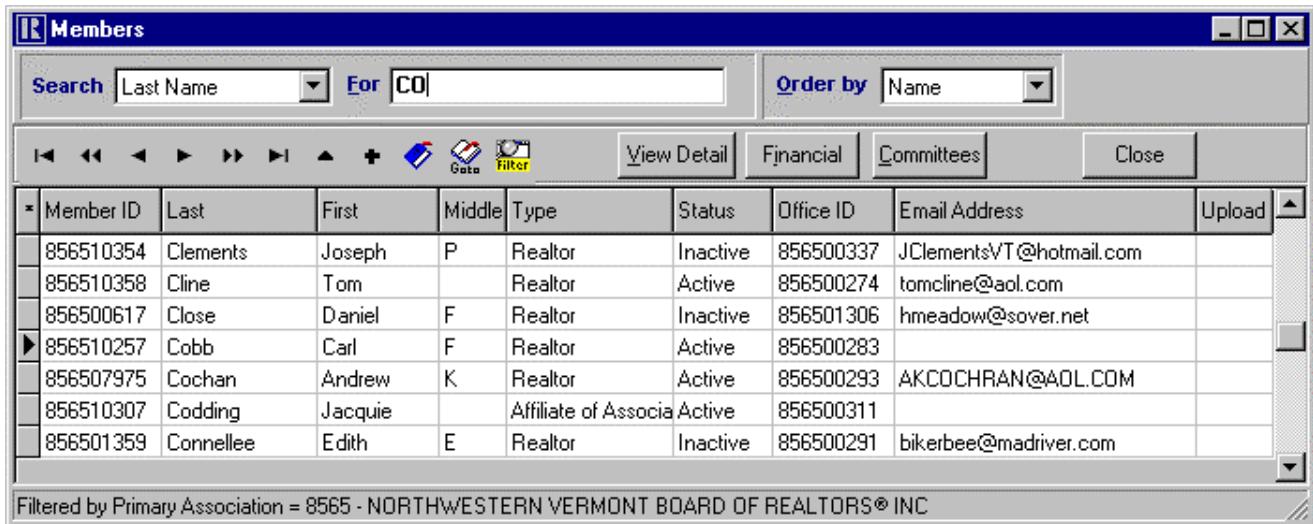
Personal Info Office/Assoc Info Phone/Mailing Designation Supplemental Other Committees

Last Name: Cobb
First Name: Carl
Middle: F
Generation:
Title:
Nick Name: Carl
Salutation:
Gender: Male Soc Sec No: 008-26-8891 Status: Active
Birth Date: 04/30/1977 RE Lic No: 081-0003473 Status Date: 06/01/1998
Joined Date: 07/30/1998 Primary Primary
Orient Date: 01/12/1978 Prev Non Memb:
Office Financial Demog Park Search Main Menu

Filtered by Primary Association - 8565 - NORTHWESTERN VERMONT BOARD OF REALTORS® INC

Data Grids

- The grids are being enhanced.
 - Search more quickly
 - Sort by more fields
 - Filter by a single field or combination
 - Bookmark a record and return



*	Member ID	Last	First	Middle	Type	Status	Office ID	Email Address	Upload
	856510354	Clements	Joseph	P	Realtor	Inactive	856500337	JClementsVT@hotmail.com	
	856510358	Cline	Tom		Realtor	Active	856500274	tomcline@aol.com	
	856500617	Close	Daniel	F	Realtor	Inactive	856501306	hmeadow@sover.net	
▶	856510257	Cobb	Carl	F	Realtor	Active	856500283		
	856507975	Cochran	Andrew	K	Realtor	Active	856500293	AKCOCHRAN@AOL.COM	
	856510307	Codding	Jacquie		Affiliate of Associa	Active	856500311		
	856501359	Connellee	Edith	E	Realtor	Inactive	856500291	bikerbee@madriver.com	

Support

- A completely new website will be available to Registered Users.
- Users will see their own history of problems/solutions and will be able to submit a new support request.
- There will be a Discussion Section where users can post questions and answers.
- A Searchable Knowledgebase of common questions and answers will be built.
- Program Updates will be available.
- An initial support period will be included with the distribution of the program and then available through a modest Update Subscription and Support fee.
- Telephone support is still in the discussion phase.
- A Support Package for users wanting help writing custom queries and reports also available.